

WHAT IS CLAIMED IS:

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1. A system for managing personal information of users, comprising:
    - at least one database containing personal information related to at least one user;
    - at least one administrative agent for establishing access by subscribers to the personal information contained in the database based on preferences expressed by each user; and
    - at least one licensing agent for setting at least one licensing fee schedule for each user based on a set of licensing rules.
  2. The system of claim 1, wherein the licensing agent determines the amount of payment to be made to each user.
  3. The system of claim 2, further comprising at least one payment agent for paying each user based on a set of payment rules the determined amount of payment.
  4. The system of claim 2, wherein the set of payment rules includes a payment rule requiring the depositing of fees into an Internet deposit account.
  5. The system of claim 2, wherein the set of payment rules includes a payment rule requiring the depositing of fees into a designated bank account.

5/12 > 6. ~~The system of claim 1, wherein the set of licensing rules includes setting the licensing fee schedule such that a user receives a fixed percentage of all amounts received by an operator of the system from licensing the personal information related to that user.~~

B'8 7. The system of claim 1, wherein the database containing personal information includes financial information, demographic information, psychometric information, or marketing information.

5/13 > 8. ~~The system of claim 1, wherein the database containing personal information includes information concerning at least one user of the system from at least one third-party source of information.~~

9. The system of claim 1, wherein the licensing fee schedule is a declining fee schedule.

10. The system of claim 9, wherein the declining fee schedule is reset when a user updates their personal information.

11. The system of claim 9, wherein the declining fee schedule is reset when a user verifies their personal information.

5/14 > 12. ~~The system of claim 1, wherein establishing comprises restricting access by subscribers to the personal information contained in the database based on the preferences expressed by each user.~~

24 > 13. The system of claim 1, wherein establishing comprises distributing the personal information contained in the database to the subscribers.

14. A method for sharing consumer information between users and subscribers, comprising:

creating a database of consumer information related to at least one user;

establishing access by subscribers to the consumer information contained in the database based on preferences of each user;

setting a licensing fee schedule for each user based on a set of licensing rules; and

paying each user based on a set of payment rules.

15. The method of claim 14, wherein the database containing consumer information includes financial information, demographic information, psychometric information, or marketing information.

25 > 16. The method of claim 14, wherein the step of setting a licensing fee schedule for each user based on a set of licensing rules includes the step of:

determining the amount of payment to be made to each user.

17. The method of claim 14, wherein the step of paying each user based on a set of payment rules includes the step of:

as } paying each user the determined amount of payment.

18. The method of claim 14, wherein the step of setting the licensing fee schedule based on a set of payment rules includes the step of:

setting the licensing fee schedule such that a user receives a fixed percentage of all amounts received by an operator of the system from licensing the personal information related to that user.

19. The method of claim 14, wherein the database containing consumer information includes information concerning at least one user of the system from at least one third-party source of information.

20. The method of claim 14, wherein the licensing fee schedule is a declining fee schedule.

21. The method of claim 20, further including the step of:  
resetting the declining fee schedule when a user updates their consumer information.

22. The method of claim 20, further including the step of:  
resetting the declining fee schedule when a user verifies their consumer information.

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23. A computer-readable medium containing instructions corresponding to a method for sharing consumer information between users and subscribers, comprising:

- creating a database of consumer information related to at least one user;
- restricting access by subscribers to the consumer information contained in the database based on preferences of each user;
- setting a licensing fee schedule for each user based on licensing rules; and
- paying each user based on payment rules.

24. The computer-readable medium of claim 23, wherein the database containing consumer information includes financial information, demographic information, psychometric information, or marketing information.

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25. The computer-readable medium of claim 23, wherein the step of setting a licensing fee schedule for each user based on a set of licensing rules includes the step of:

- determining the amount of payment to be made to each user.

26. The computer-readable medium of claim 23, wherein the step of paying each user based on a set of payment rules includes the step of:

- paying each user the determined amount of payment.

at 27. The computer-readable medium of claim 23, wherein the step of setting the licensing fee schedule based on a set of payment rules includes the step of:

setting the licensing fee schedule such that a user receives a fixed percentage of all amounts received by an operator of the system from licensing the personal information related to that user.

28. The computer-readable medium of claim 23, wherein the database containing consumer information includes information concerning at least one user of the system from at least one third-party source of information.

29. The computer-readable medium of claim 23, wherein the licensing fee schedule is a declining fee schedule.

30. The computer-readable medium of claim 23, further including the step of:  
resetting the declining fee schedule when a user updates their consumer information.

31. The computer-readable medium of claim 23, further including the step of:  
resetting the declining fee schedule when a user verifies their consumer information.

32. A system for sharing consumer information between users and subscribers, comprising:

- means for creating a database of consumer information related to at least one user;
- means for establishing by subscribers access to the consumer information contained in the database based on preferences of each user;
- means for setting a licensing fee schedule for each user based on a set of licensing rules; and
- means for paying each user based on a set of payment rules.

33. The system of claim 32, wherein the database containing consumer information includes financial information, demographic information, psychometric information, or marketing information.

34. The system of claim 32, wherein the means for setting a licensing fee schedule for each user based on a set of licensing rules includes:

- means for determining the amount of payment to be made to each user.

35. The system of claim 32, wherein the means for paying each user based on a set of payment rules includes:

- means for paying each user the determined amount of payment.

36. The system of claim 32, wherein the means for setting the licensing fee schedule based on a set of payment rules includes:

means for setting the licensing fee schedule such that a user receives a fixed percentage of all amounts received by an operator of the system from licensing the personal information related to that user.

37. The system of claim 32, wherein the database containing consumer information includes information concerning at least one user of the system from at least one third-party source of information.

38. The system of claim 32, wherein the licensing fee schedule is a declining fee schedule.

39. The system of claim 38, further including:  
means for resetting the declining fee schedule when a user updates their consumer information.

40. The system of claim 38, further including:  
means for resetting the declining fee schedule when a user verifies their consumer information.



41. A method for managing personal information, comprising:  
creating a database of personal information related to at least one user;  
establishing access by subscribers to the personal information contained in the  
database based on preferences of each user;  
providing each user the ability to opt-out of other databases; and  
paying each user based on the use of the personal information by the subscribers.

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at > 42. A method for sharing consumer information between users and subscribers,  
comprising:  
creating a database of consumer information related to at least one user;  
establishing access by subscribers to the consumer information contained in the  
database based on preferences of each user;  
setting a licensing fee schedule for each user based on a set of licensing rules; and  
paying each user based on a set of payment rules, wherein one of the set of payment  
rules includes paying the user for purchasing a product or service from one of the subscribers.

43. A method for sharing consumer information between users and subscribers  
comprising:  
creating a database of consumer information related to at least one user;  
establishing access by subscribers to the consumer information contained in the  
database based on preferences of each user;

910 > setting a licensing fee schedule for each user based on a set of licensing rules,  
wherein the licensing fee schedule is a declining licensing fee schedule, and wherein the declining  
fee schedule is reset when a user updates their consumer information; and  
paying each user based on a set of payment rules.

44. A system for sharing consumer information between users and subscribers  
comprising:

a database of consumer information related to at least one user;  
means for establishing access by subscribers to the consumer information contained  
in the database based on preferences of each user;  
means for setting a licensing fee schedule for each user based on a set of licensing  
rules, wherein the licensing fee schedule is a declining licensing fee schedule, and wherein the  
declining fee schedule is reset when a user updates their consumer information; and  
means for paying each user based on a set of payment rules.

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